

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L. L. P.

1300 I STREET, N. W.  
WASHINGTON, DC 20005-3315

MARCUS B. FINNEGAN  
1927-1979

DOUGLAS B. HENDERSON  
FORD F. FARABOW, JR.  
ARTHUR S. GARRETT  
DONALD R. DUNNER  
BRIAN G. BRUNSVOLD  
TIPTON D. JENNINGS IV  
JERRY D. VOIGHT  
LAURENCE R. HEFTER  
KENNETTE E. PAYNE  
HERBERT H. MINTZ  
C. LARRY O'ROURKE  
ALBERT J. SANTORELLI  
MICHAEL C. ELMER  
RICHARD H. SMITH  
STEPHEN L. PETERSON  
JOHN M. ROMARY  
BRUCE C. ZOTTER  
DENNIS P. O'REILLEY  
ALLEN M. SOKAL  
ROBERT D. BAJEFSKY  
RICHARD L. STROUP  
DAVID W. MILL  
THOMAS L. IRVING  
CHARLES E. LIPSEY  
THOMAS W. WINLAND  
BASIL J. LEWIS  
MARTIN I. FUCHS  
E. ROBERT YOCHE  
BARRY W. GRAHAM  
SUSAN HABERMAN GRIFFEN  
RICHARD B. RACINE  
THOMAS H. JENKINS  
ROBERT E. CONVERSE, JR.  
CLAIR X. MULLEN, JR.  
CHRISTOPHER P. FOLEY  
JOHN C. PAUL  
ROGER D. TAYLOR  
GRIFFITH B. PRICE, JR.  
JOHN F. HORNICK

ROBERT D. LITOWITZ  
DAVID M. KELLY  
KENNETH J. MEYERS  
CAROL P. EINAUDI  
WALTER Y. BOYD, JR.  
STEVEN M. ANZALONE  
DARREL C. KARL\*  
JEAN BURKE FORDIS  
BARBARA CLARKE MCCRUDY  
JAMES K. HAMMOND  
RICHARD V. BURGUJIAN  
J. MICHAEL JAKES  
JOHN C. LOWE  
DIRK D. THOMAS  
THOMAS W. BANKS  
CHRISTOPHER P. ISAAC  
BRYAN C. DINER  
M. PAUL BARKER  
MARI S. SOMMERS  
KENNETH M. FRANKEL  
WILLIAM H. PRATT  
GERSON S. PANITCH  
DAVID S. FORMAN  
VINCENT P. KOVALICK  
JAMES W. EDMONDSON  
MICHAEL R. MCGURK  
JEFFREY A. BERKOWITZ  
MARI R. SHANKS  
CHERI M. TAYLOR  
JOANN M. NETH  
MICHAEL D. KAMINSKI  
MARK W. LAUROESCH  
MICHAEL R. KELLY  
JUDY G. BARRETT  
MICHAEL J. BELL  
LUKE A. KILYK\*  
JAMES B. MONROE\*  
KENNETH J. NUNNENKAMP  
MICHAEL K. KIRSCHNER

202-408-4000  
FACSIMILE 202-408-4400

AVENUE LOUISE 326, BOX 37  
1030 BRUSSELS, BELGIUM  
TELEPHONE 011-322-646-0353  
FACSIMILE 011-322-646-2135

TORANOMON NO. 45 MORI BUILDING

THIRD FLOOR

I-5, TORANOMON 5-CHOME  
MINATO-KU, TOKYO 105, JAPAN  
TELEPHONE 011-813-3431-6943  
FACSIMILE 011-813-3431-6945

WRITER'S DIRECT DIAL NUMBER:

(202) 408-4392

April 10, 1997

TONI-JUNELL HERBERT\*  
DAVID C. GARDINER, JR.  
LINDA S. EVANS  
DORIS JOHNSON HINES  
JEFFREY M. KARMILOVICH  
JEFFREY D. KARCESKI  
GLENN E. J. MURPHY\*  
MICHAEL L. LEETZOW  
DAVID A. MANSPEIZER  
LINDA A. WADLER  
LORI-ANN JOHNSON  
MICHAEL J. BLAKE  
R. BRUCE BOWER  
COLLEEN SUPERKO\*  
THOMAS H. MARTIN\*  
DAVID L. SOLTZ  
SCOTT J. RITTMAN  
LISA F. PELLER  
RANDI S. KREMER\*  
SUSAN L. CHRISTENBERRY  
RONALD S. HERMENAU  
THALIA V. WARNEMENT  
MICHELE C. BOSCH\*  
HOWARD W. LEVINE  
LESLIE I. BOOKOFF  
STACEY A. BARLOW  
ALAN W. HAMMOND  
LINDA S. PAINE-POWELL  
JOHN R. ALISON  
BARBARA R. RUDOLPH\*  
JEFF E. SCHWARTZ  
ANTHONY M. GUTOWSKI\*  
DAVID J. KULIK\*  
DONALD R. MCPHAIL  
SANDRA M. POHLMAN\*  
STEPHEN G. KALINCHAK\*  
HOWARD A. KWON  
JULIA ANNE MATHESON\*  
SIMON D. ROBERTS\*

L. SCOTT BURWELL  
REL S. AMBROZY\*  
CHELLIS E. NEAL\*  
ALLEN M. LO\*  
STEVEN McCANN\*  
KENNETH E. HORTON\*  
MICHAEL A. MORIN\*  
ROBERT L. BURNS\*  
KATHLEEN M. KUMOR\*  
ELIZABETH J. HECHT  
DOUGLAS A. RETTEW\*  
ESTHER H. LIM\*  
MICHAEL T. SIEKMAN\*  
JOHN R. THOMAS\*

COUNSEL  
ARTHUR J. LEVINE  
GEORGE E. HUTCHINSON  
HERBERT W. PATTERSON  
WILLIAM T. McCALIN  
WILFORD L. WISNER  
ROBERT F. ZIEMS  
EDWARD F. POSSEBESKY  
ROBERT J. EICHELBURG  
ERNEST F. CHAPMAN  
WAYNE W. HERRINGTON  
DON O. BURLEY  
ROBERT A. CAHILL\*  
LIAM O'GRADY\*  
CHARLES E. VAN HORN\*  
JAMES H. DAVIS  
C. EDWARD GOOD\*  
JANE E. R. POTTER  
CHARLES S. MALL

PATENT AGENT  
FRANK E. CAFFOE

\*ADMITTED TO A BAR OTHER THAN DC

VIA FACSIMILE

Mr. John Polk  
Lockheed Martin IMS  
1200 K Street, Northwest  
Washington, DC 20005

Re: Patentability Search Regarding  
Apparatus and Method for Debit-Based Payment Processing  
Our Reference: 06556.0003-00000

Dear John:

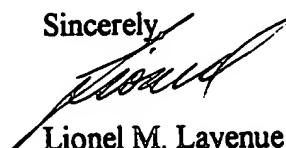
As we discussed, please find attached a copy of a memorandum that describes your debit-based payment processing system as we understand it.

Redacted

If you have any questions, please feel free to call me at (202) 408-4392.

With best regards,

Sincerely,



Lionel M. Lavenue

Encl.